

Student Aid and Identity Theft

Safeguard Your Student Aid Information

Identity Theft

How does identity theft happen? Criminals use their access to personal data such as names, telephone numbers, Social Security numbers, and bank and credit card information. Using the stolen data, the criminal can fraudulently obtain credit cards, buy items over the Internet, and even establish cellular phone accounts. The Federal Trade Commission reports that identity theft consistently ranks as the agency's number one consumer complaint category.

Reduce Your Risk

- Never give personal information over the phone, through the mail, or on the Internet unless you made the contact and are sure you know who you're dealing with.
- Before providing personal information to an organization, review its privacy policy. By completing, or even requesting a student loan application, you might be granting permission to that organization to access your personal information.
- Apply for federal student aid by filling out the *Free Application for Federal Student Aid* (FAFSASM) at www.fafsa.ed.gov.
- After completing the FAFSA electronically, remember to exit the application and close the browser.
- Keep your Federal Student Aid PIN in a secure place. (Get your PIN at www.pin.ed.gov.)
- Don't reveal your PIN to anyone, even if that person is helping you fill out the FAFSA. The only time you should be using your PIN is when you are on secure U.S. Department of Education (ED) Web sites.
- Review your financial aid award documents and keep track of the amount of aid applied for and awarded.
- Shred charge receipts, copies of credit applications, checks and bank statements, and other documents with personal information if they are no longer needed.
- Keep your purse or wallet safe at all times; store it and other items containing personal information in a secure place at home, especially if you have roommates.

How We Keep Your Information Safe

ED cares about the privacy of your personal information. The information you share with us via our secure Web sites (e.g., www.fafsa.ed.gov and www.pin.ed.gov) goes through a process called encryption. Encryption uses a mathematical formula to scramble your data into a format that is unreadable by anyone who might intercept it. This is how we do our part to keep your information safe—but you need to do yours as well.

Report Identity Theft

If you become a victim of identity theft or suspect that your student information has been stolen, contact:

U.S. Department of Education

Office of Inspector General Hotline
1-800-MIS-USED (1-800-647-8733)
complain online: www.ed.gov/misused

Federal Trade Commission

1-877-IDTHEFT (1-877-438-4338)
complain online: www.ftc.gov/idtheft

Social Security Administration

1-800-269-0271
www.ssa.gov/pubs/idtheft.htm

Equifax Credit Bureau

1-800-525-6285
www.equifax.com

Experian Information Solutions

1-888-397-3742
www.experian.com

TransUnion Credit Bureau

1-800-680-7289
www.transunion.com

